

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

STEVEN TAYLOR
RHONDA QUEEN TAYLOR
Debtor(s)

Case No. 15-10732

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/25/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/13/2015.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$0.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$0.00**

Attorney fees paid and disclosed by debtor: \$290.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCOUNTS RECOVERY BUREAU	Unsecured	728.00	1,593.73	1,593.73	0.00	0.00
AMERICAN CREDIT ACCEPTANCE	Unsecured	14,486.00	NA	NA	0.00	0.00
ASHRO	Unsecured	557.00	NA	NA	0.00	0.00
CITIZENS FINANCE	Unsecured	9,762.00	NA	11,900.00	0.00	0.00
CITIZENS FINANCE	Secured	NA	11,900.00	11,900.00	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	1,000.00	NA	NA	0.00	0.00
Colorado Student Loan/College Assist	Unsecured	2,500.00	NA	NA	0.00	0.00
COOK COUNTY CIRCUIT COURT	Unsecured	120.00	NA	NA	0.00	0.00
DIRECTV	Unsecured	NA	359.69	359.69	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	541.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL	Unsecured	11,528.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	750.00	3,055.00	3,055.00	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	270.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	270.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	270.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	270.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	250.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	NA	337.50	337.50	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	NA	675.00	675.00	0.00	0.00
NATIONWIDE ACCEPTANCE	Unsecured	0.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	2,798.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	1,550.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	200.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	606.00	606.27	606.27	0.00	0.00
REAL TIME RESOLUTIONS	Unsecured	NA	NA	4,439.52	0.00	0.00
REAL TIME RESOLUTIONS	Secured	NA	4,439.52	4,439.52	0.00	0.00
REAL TIME RESOLUTIONS	Secured	NA	20,002.53	24,442.05	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	10,000.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING	Secured	132,191.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING	Secured	NA	NA	30,000.00	0.00	0.00
SELECT PORTFOLIO SERVICING	Unsecured	96,009.24	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SOUTHWEST CREDIT	Unsecured	210.00	NA	NA	0.00	0.00
SPRINT	Unsecured	1,362.00	NA	NA	0.00	0.00
TRUSTMARK RECOVERY SVC	Unsecured	315.00	NA	NA	0.00	0.00
TSI 980	Unsecured	286.00	NA	NA	0.00	0.00
TSI 980	Unsecured	213.00	NA	NA	0.00	0.00
U S Dept Of Ed/Gsl/Atl	Unsecured	2,534.00	NA	NA	0.00	0.00
U S Dept Of Ed/Gsl/Atl	Unsecured	1,627.00	NA	NA	0.00	0.00
U S Dept Of Ed/Gsl/Atl	Unsecured	1,090.00	NA	NA	0.00	0.00
US Cellular	Unsecured	725.00	NA	NA	0.00	0.00
Vision Fin	Unsecured	369.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$24,442.05	\$0.00	\$0.00
Mortgage Arrearage	\$30,000.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$16,339.52	\$0.00	\$0.00
TOTAL SECURED:	\$70,781.57	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,966.71	\$0.00	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$0.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/19/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.